

Certificate Number: 03088-NJ-DE-027865603

Bankruptcy Case Number: 16-22338



03088-NJ-DE-027865603

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on August 5, 2016, at 3:01 o'clock PM CDT, Carole A Zuzio completed a course on personal financial management given by internet and telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: August 5, 2016 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor